

Enterprise Southeast Georgia State and Local Policy Priorities

Working in partnership to advance priorities on the city, county, state, and federal levels



Enterprise Community Partners is a national nonprofit that exists to make a good home possible for the millions of families without one. We work to address the massive shortage of affordable homes for rent. In Georgia, over one-third of our population rents their homes and half are cost-burdened, meaning they spend over 30 percent of their income on housing.

As rents continue to increase and wealth disparities widen, we have prioritized the following policy opportunities to support Georgia families:

Promoting Housing Stability and Preventing Eviction

- Strengthening tenants' rights and supporting the Safe at Home Act (House Bill 404)
- Increasing available rental subsidies and ending discriminatory housing practices

Ensuring Funding to Build and Preserve Affordable Housing

- Protecting the Georgia state low-income housing tax credit
- Allocating a portion of the state's undesignated surplus to the State Housing Trust Fund for the Homeless
- Identifying pathways to new, dedicated sources of revenue for housing trust funds in Georgia

Preserving Existing Affordable Housing

- Advocating for public state and local resources for preservation
- Engaging in Qualified Allocation Plan advocacy to help preserve long-term affordability
- Supporting efforts to secure property tax exemptions for non-LIHTC affordable rental housing
- Ensuring that LIHTC properties are appropriately and affordably assessed for property tax purposes

Preventing and Ending Homelessness

- Increasing the resources available to develop permanent supportive housing and provide wraparound services
- Opposing legislation that criminalizes homelessness or seeks to divert resources away from housing options for people experiencing homelessness
- Increasing state funding for the Georgia Housing Voucher Program

Promoting Housing Stability and Preventing Eviction

Strengthening Tenants' Rights

Georgia's eviction filing rates are among the highest and fastest in the United States. Georgia law allows for an eviction filing as early as one day following a missed payment or lease violation and provides very few protections for tenants who are experiencing unsafe or unhealthy living conditions. This threat of eviction disproportionately affects children, particularly Black children. Nationwide, [children under 5](#) make up the largest age group whose households have had an eviction filed against them, and Black renter households face eviction at significantly higher rates. According to the [Federal Reserve Bank of Atlanta](#), eviction filings are just as damaging as any resulting evictions for renters seeking new housing opportunities.

Requiring written notice and a right to cure period prior to filing an eviction gives tenants more time to secure the resources necessary to pay the rent owed or resolve a lease violation. Forty other states provide at least some notice period that ranges between 1 and 15 days.

During the 2024 Legislative Session, Enterprise SE will support Safe at Home Act (House Bill 404) which creates a warranty of habitability for all residential lease agreements, establishes a cap on security deposits, and provides for a right to cure period.

Increasing Available Rental Subsidies and Ending Discriminatory Housing Practices

The [Housing Choice Voucher Program](#) is a tenant-based rental assistance program that helps low-income families rent safe, affordable homes in the private rental market. This federally funded program supports families so that they do not have to pay more than 30 percent of their incomes on housing. In October 2023, the [Georgia Department of Community Affairs \(DCA\)](#) opened the waiting list for Housing Choice vouchers, and more than 177,000 people applied for just 13,000 waiting list slots. These numbers demonstrate the immense need for additional federally funded housing vouchers and rental assistance in Georgia.

To compound this problem, voucher usage has stagnated in Georgia and nationwide because some private landlords refuse to accept tenants who are voucher recipients. Georgia does not have a state law that prevents voucher refusal.

Enterprise SE supports efforts to prevent source of income discrimination, and we work to identify opportunities for incentives that support landlord participation in voucher programs. Rental assistance programs, such as those operated by DCA and the City of Atlanta, also provide much-needed financial support to low-income tenants, and Enterprise SE will continue to provide input on and advocate for the continuation of these valuable programs.

Protecting the State Low-Income Housing Tax Credit

Georgia's state low-income housing tax credit (SLIHTC) provides a dollar-for-dollar match to the federal low-income housing tax credit (LIHTC). The SLIHTC is currently the only state funding that supports the preservation and development of affordable housing. Tax credits allow housing developers to raise the capital necessary for projects offering affordable rents in markets where this would otherwise not be feasible. SLIHTC is particularly critical in rural areas where area median income and rents are low. We applaud Georgia for providing a 1:1 match with the LIHTC.

According to a recent report from [University of Georgia](#), the SLIHTC led to the construction of over 93,000 affordable homes for low- and moderate- income families across the state between 2001 and 2019. The [Georgia Department of Community Affairs](#) reports that, in a five-year period from 2018 to 2022, the SLIHTC created or preserved 39,398 affordable units. Additionally, the [SLIHTC has a multiplier effect](#) on economic activity within the state, generating \$5.79 in economic activity for every \$1 forgone from state tax revenue.

Enterprise SE will continue to support Georgia's SLIHTC program and advocate for the protection of this critical affordable housing resource.

Strategizing for New State Funding to Support Affordable Workforce Housing

Enterprise celebrates Governor Brian Kemp's 2023 investments in workforce housing, particularly for rural communities. In 2024, Enterprise will advocate for additional investments toward the new development of affordable workforce housing - with an emphasis on the development of multifamily affordable housing for Georgians living at or below 50% of the area median income (AMI). According to the [National Low Income Housing Coalition](#), Georgia has fewer affordable housing units available for low-income households (under 50% of AMI) than any other state in the Southeast, except Florida - with only 53 units available for every 100 low-income households.

Georgia currently has a historic surplus with approximately \$11 billion in undesignated reserves that can be dedicated to a wide range of uses. Enterprise SE is advocating that a portion of this surplus be dedicated to the State Housing Trust Fund for the Homeless. Housing trust funds are a mechanism used nationwide to prevent homelessness and support the preservation and development of affordable housing. Georgia has operated its State Housing Trust Fund for the Homeless for more than three decades, but the annual state contribution has remained stagnant at around \$3 million for many years. Georgia uses these [state housing trust fund](#) dollars to leverage federal funding, and this money goes to organizations that provide housing and supportive services for individuals and families experiencing homelessness. Some localities in Georgia, such as Atlanta and Savannah, also operate local housing trust funds. Housing trust fund dollars can be used to develop and preserve affordable housing, as well as prevent homelessness. Enterprise SE has engaged coalition partners to identify pathways to new, dedicated sources of revenue for housing trust funds in Georgia that could support additional homelessness prevention services and provide a consistent source of capital for the preservation and new development of affordable workforce housing.

Preserving Existing Affordable Housing

Preservation is a resident retention and housing affordability strategy that aims to improve the financial stability, physical condition, and continued operations of existing affordable homes. This is done through acquisition, rehabilitation, affordability covenant extension, and support for existing owners. Maintaining affordability and preserving existing affordable housing is generally a more cost-effective strategy than new construction.

According to the [Atlanta Regional Commission](#), metro Atlanta lost over 60,000 affordable homes – those renting for less than \$1,250 per month – between 2014 and 2019. [KB Advisory Group and ULI Atlanta](#) found that 130,000 affordable units with monthly rents below \$1,000 were lost in the five core metro counties between 2017 and 2021.

Enterprise SE is leading efforts with partners to elevate preservation strategies and incentives that aim to eliminate these tremendous losses and stabilize communities. As part of this work, Enterprise SE advocates for public state and local resources for preservation. We also engage in Qualified Allocation Plan advocacy to disincentivize utilization of the Qualified Contract process to preserve long-term affordability. Enterprise SE also supports efforts to secure property tax exemptions for non-LIHTC affordable rental housing, as well as ensure that LIHTC properties are appropriately and affordably assessed for property tax purposes.

Preventing and Ending Homelessness

Homelessness is on the rise in Georgia and across the country. Between 2022 and 2023, the number of individuals experiencing homelessness in Georgia [increased by 15%](#). The racial disparities in Georgia's homeless population reflect the disparities in household income and families living in poverty. According to the [Department of Community Affairs](#) (DCA), in 2021, Black Georgians represented 30.8% of the total population but 77.6% of the homeless population.

Enterprise SE is advocating to increase the resources available to develop permanent supportive housing (including single site) and to provide wraparound services and supports for individuals transitioning out of homelessness. Enterprise SE will continue to oppose legislation that criminalizes homelessness or seeks to divert resources away from housing options for people experiencing homelessness.

Enterprise SE will also advocate for increased state funding for the Georgia Housing Voucher Program (GHVP). This program is intended to serve homeless people with severe and persistent mental illness who cycle through the criminal justice system, emergency facilities, and hospitals. GHVP was created to meet the state's obligations under the Olmstead Settlement Agreement with the United States Department of Justice to house 9,000 individuals through the program. As of November 2023, the state is serving 2,379 individuals. More funding for Georgia Housing Vouchers is needed to meet this obligation.

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